

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John E. Wright**  
**Denise M. Wright**  
Debtor(s)

Bankruptcy Case No.: 15-22496-CMB  
Per June 25, 2020 Proceeding  
Chapter: 13  
Docket No.: 225 – 193  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 21, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 60 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: IRS (CI #7); PA Rev. (CI #1) .
- ☒ H. Additional Terms: Toyota to be paid following order of 05/22/2016. Attorney Fees are \$1000 for loss mitigation and per order dated 02/19/20. Debtor to resume Toyota lease effective 08/20.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: June 30, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
John E. Wright  
Denise M. Wright  
DebtorsCase No. 15-22496-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 149Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb  
aty  
cr  
14109508  
14111046  
14075361  
14263199  
14075363  
14075366  
14075367  
14141360  
14075368  
14075369  
14075370  
14111043  
14111044  
14075372  
14075373  
14099683  
15008458

+John E. Wright, Denise M. Wright, 101 Kimber Drive, McMurray, PA 15317-5313  
Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708  
+Toyota Motor Credit Corporation, As Servicer for Toyota Lease Trust,  
C/O Schiller & Knapp, LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190  
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of PA, Inc., P.O. Box 117, Columbus, OH 43216)  
+County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
+Daniel C. Fanaselle, Esq., Powers, Kirn & Associates, LLC,  
Eight Neshaminy Interplex, Suite 215, Feasterville Trevose, PA 19053-6980  
+Estates of Hidden Valley, c/o Lisa M. Burkhardt, Esquire, BRANDT, MILNES & REA, P.C.,  
310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227  
+First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
+Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349  
+Kirkland Financial, LLC, 3000 Business Park Circle, Suite 500,  
Goodlettsville, TN 37072-3186  
Kirkland Financial, LLC, 3000 Business Park Circle, Suite 500,  
Union City, Tennessee 38261  
+Linebarger Goggan Blair & Samp, P.O. Box 90128, Harrisburg, PA 17109-0128  
Mom Loan, 111 Bruce Run Road, Canonsburg, PA 15317  
+Northland Group Levin Furniture, P.O. Box 390846, Minneapolis, MN 55439-0846  
+Peters Township, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
+Peters Township/Peters Township SD, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
+Strategic Recovery, P.O. Box 52238, Idaho Falls, ID 83405-2238  
+Summit Physical Therapy, 414 Penco Rd., Wierton, WV 26062-3822  
+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, TX 75001-9013  
Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:22:47 LVNV Funding LLC,  
c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
14075360  
+E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 01 2020 06:08:22 Asset Acceptance LLC/Levin,  
P.O. Box 2036, Warren, MI 48090-2036  
14075364  
+E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 01 2020 06:07:25 Internal Revenue Service,  
Centralized Insolvency Operation, 2970 Market St., Philadelphia, PA 19104-5002  
14118749  
E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:22:48 LVNV Funding, LLC,  
c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675  
14082524  
E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:21:41  
LVNV Funding, LLC its successors and assigns as, assignee of Chase Bank USA, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14082523  
E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:20:42  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14082525  
E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:21:41  
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14100939  
+E-mail/Text: csc.bankruptcy@amwater.com Jul 01 2020 06:09:40 Pa. American Water,  
PO Box 578, Alton, IL 62002-0578  
14082362  
+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2020 06:08:09  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
14121579  
+E-mail/Text: bankruptcy@firstenergycorp.com Jul 01 2020 06:08:35 West Penn Power,  
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
cr  
cr  
cr  
cr  
14075362  
14075365  
14075371

Estates of Hidden Valley  
Kirkland Financial, LLC  
Peters Township  
Peters Township School District  
Toyota Lease Trust  
Family Practice  
John Kovtsogiani  
Peters Township

TOTALS: 8, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr  
Form ID: 149

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Jun 30, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor John E. Wright dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
David Z. Valencik on behalf of Joint Debtor Denise M. Wright dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
Donald R. Calaiaro on behalf of Attorney Calaiaro Valencik dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
Donald R. Calaiaro on behalf of Joint Debtor Denise M. Wright dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor John E. Wright dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Peters Township jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Peters Township School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jill Manuel-Coughlin on behalf of Creditor Kirkland Financial, LLC bankruptcy@powerskirn.com  
Kevin Scott Frankel on behalf of Creditor Kirkland Financial, LLC pakb@logs.com  
LeeAne O. Huggins on behalf of Creditor Kirkland Financial, LLC pakb@logs.com  
Lisa M. Burkhart on behalf of Creditor Estates of Hidden Valley lburkhart@bmr-law.com,  
fjug@bmr-law.com  
Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation  
kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Toyota Motor Credit Corporation  
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 17